ABSTRACT OF THE DISCLOSURE

The invention provides an image-forming apparatus comprising: at least one latent image holding member on which an electrostatic latent image is to be formed; developing devices having toners of different colors for developing the electrostatic latent image on the latent image holding member to form a toner image; and an intermediate transfer medium onto which the thus formed toner image is to be transferred, wherein the intermediate transfer medium has a work function smaller than or equal to the work function of each of the toners.